

Fill in this information to identify the case:

Debtor 1 Sae Hun Yi

Debtor 2 Min Cha Yi
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington
(State)

Case number 18-40680-MJH

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of Chalet Series III Trust

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account: 9 3 6 4

Date of payment change:
Must be at least 21 days after date of this notice 11 / 01 / 2019

New total payment: \$ 2,123.41
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 576.85

New escrow payment: \$ 489.98

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Sae Hun Yi

First Name

Middle Name

Last Name

Case number (if known) 18-40680-MJH**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kristin A. Zilberstein

Signature

Date 09 / 06 / 2019

Print:

Kristin A. Zilberstein

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

kzilberstein@ghidottiberger.com

Analysis Date: September 05, 2019

SAE HUN YI
MIN CHA YI
5425B PACIFIC AVE
TACOMA WA 98408

Loan:

Property Address:
719 NORTH MOUNTAIN VIEW AVENUE
TACOMA, WA 98406

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2019 to Oct 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | | Current: | Effective Nov 01, 2019: |
|---------------------------|--|------------|-------------------------|
| Principal & Interest Pmt: | | 1,633.43 | 1,633.43 |
| Escrow Payment: | | 576.85 | 489.98 |
| Other Funds Payment: | | 0.00 | 0.00 |
| Assistance Payment (-): | | 0.00 | 0.00 |
| Reserve Acct Payment: | | 0.00 | 0.00 |
| Total Payment: | | \$2,210.28 | \$2,123.41 |

| Escrow Balance Calculation | |
|-----------------------------------|--------------|
| Due Date: | Oct 01, 2019 |
| Escrow Balance: | 2,284.49 |
| Anticipated Pmts to Escrow: | 576.85 |
| Anticipated Pmts from Escrow (-): | 2,319.70 |
| Anticipated Escrow Balance: | \$541.64 |

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|-------------|----------------------|------------|--------------------------|----------------|------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 0.00 | (6,533.52) |
| Mar 2019 | | 618.47 | | * | | 0.00 | (5,915.05) |
| Apr 2019 | | 618.47 | | * | | 0.00 | (5,296.58) |
| Apr 2019 | | | | 1,009.46 | * Escrow Disbursement | 0.00 | (6,306.04) |
| Apr 2019 | | | | 2,319.70 | * County Tax | 0.00 | (8,625.74) |
| May 2019 | | 8,631.37 | | * | * Escrow Only Payment | 0.00 | 5.63 |
| May 2019 | | 576.85 | | * | | 0.00 | 582.48 |
| May 2019 | | | | 359.33 | * Escrow Disbursement | 0.00 | 223.15 |
| Jun 2019 | | 576.85 | | * | | 0.00 | 800.00 |
| Jun 2019 | | 576.85 | | * | | 0.00 | 1,376.85 |
| Jun 2019 | | | | 358.95 | * Escrow Disbursement | 0.00 | 1,017.90 |
| Jul 2019 | | 576.85 | | * | | 0.00 | 1,594.75 |
| Jul 2019 | | (576.85) | | * | | 0.00 | 1,017.90 |
| Jul 2019 | | | | 358.19 | * Escrow Disbursement | 0.00 | 659.71 |
| Aug 2019 | | 2,444.12 | | * | * Escrow Only Payment | 0.00 | 3,103.83 |
| Aug 2019 | | 576.85 | | * | | 0.00 | 3,680.68 |
| Aug 2019 | | | | 358.19 | * Escrow Disbursement | 0.00 | 3,322.49 |
| Aug 2019 | | | | 1,038.00 | * Homeowners Policy | 0.00 | 2,284.49 |
| | | | | | Anticipated Transactions | 0.00 | 2,284.49 |
| Oct 2019 | | 576.85 | | 2,319.70 | County Tax | | 541.64 |
| | \$0.00 | \$15,196.68 | \$0.00 | \$8,121.52 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: September 05, 2019

SAE HUN YI

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|-------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 541.64 | 946.19 |
| Nov 2019 | 473.12 | | | 1,014.76 | 1,419.31 |
| Dec 2019 | 473.12 | | | 1,487.88 | 1,892.43 |
| Jan 2020 | 473.12 | | | 1,961.00 | 2,365.55 |
| Feb 2020 | 473.12 | | | 2,434.12 | 2,838.67 |
| Mar 2020 | 473.12 | | | 2,907.24 | 3,311.79 |
| Apr 2020 | 473.12 | 2,319.70 | County Tax | 1,060.66 | 1,465.21 |
| May 2020 | 473.12 | | | 1,533.78 | 1,938.33 |
| Jun 2020 | 473.12 | | | 2,006.90 | 2,411.45 |
| Jul 2020 | 473.12 | 1,038.00 | Homeowners Policy | 1,442.02 | 1,846.57 |
| Aug 2020 | 473.12 | | | 1,915.14 | 2,319.69 |
| Sep 2020 | 473.12 | | | 2,388.26 | 2,792.81 |
| Oct 2020 | 473.12 | 2,319.70 | County Tax | 541.68 | 946.23 |
| | <u>\$5,677.44</u> | <u>\$5,677.40</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 946.23. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 946.23 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 541.64. Your starting balance (escrow balance required) according to this analysis should be \$946.19. This means you have a shortage of 404.55. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 5,677.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 473.12 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 16.86 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$489.98</u> |

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$2,106.55 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

Kristin A. Zilberstein, Esq. (SBN 47798)
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Santa Ana, CA 92705
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Fax: (949) 427-2732
kzilberstein@ghidottiberger.com

Attorney for Creditor
U.S. Bank Trust National Association, as Trustee of Chalet Series III Trust

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON (TACOMA)

| | | |
|----------------------------------|---|-------------------------------|
| In Re: Sae Hun Yi and Min Cha Yi |) | Case No.: 18-40680-MJH |
| |) | |
| Debtors. |) | CHAPTER 13 |
| |) | |
| |) | CERTIFICATE OF SERVICE |
| |) | |
| |) | |
| |) | |
| |) | |
| |) | |

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On September 6, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

| | |
|---|--|
| Debtor Sae Hun Yi 719 N. Mountain View Ave Tacoma, WA 98406 | Debtor's Counsel Kenneth E Rossback Rossback Law Firm 3701 S, Center Street Tacoma, WA 98409-3121 |
| Joint Debtor Min Cha Yi 719 N. Mountain View Ave Tacoma, WA 98406 | U.S. Trustee US Trustee United States Trustee 700 Stewart St Ste 5103 Seattle, WA 98101 |
| Trustee Michael G. Malaier 2122 Commerce Street Tacoma, WA 98402 | |

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 6, 2019 at Santa Ana, California

/s/ Marlen Gomez

Marlen Gomez